

# Disclosure guide.

Here is some key information you need to know to help you understand what type of advice I am able to give you, so that you can make an informed and confident choice when engaging me.

## Details about me and my Financial Advice Provider

I am a Financial Adviser. I give advice on behalf of a Financial Advice Provider. My details are set out below.

Full Name: Carl Pheasant

Address: 74 Taharoto Road, Takapuna, Auckland 0622,

New Zealand Phone: 021 989 792

Email: [carl@pheasantadvice.co.nz](mailto:carl@pheasantadvice.co.nz)

FSPR Number: 775 171

My Financial Advice Provider below is authorised to operate under the

license held by Threefold Mortgages Limited

Trading as: Threefold Group

FSPR Number: 450487

Address: 74 Taharoto Road, Takapuna, Auckland, 0622,

New Zealand Phone: 09 418 0773

Email: [carl@pheasantadvice.co.nz](mailto:carl@pheasantadvice.co.nz)

## Nature and scope of advice

The information below will help you understand what type of advice will be provided.

## Our duties

I am bound by and support the duties set out in the Financial Markets Conduct Act 2013.

These duties are:

- Meet the standards of competence, knowledge, and skill set out in the code of conduct.

- Give priority to the client's interests.
- Exercise care, diligence, and skill.
- Meet the standards of ethical behaviour, conduct, and client care set out in the code of conduct.

## Services I provide

I will provide general financial advice on KiwiSaver. I can help you understand the risks and rewards of KiwiSaver. I can also show you how to use a risk profile tool, become a member or how to transfer between KiwiSaver schemes. I will not provide recommendations or opinions on financial products issued by other providers besides the ones I represent.

## Providers I use

The current KiwiSaver Providers I can use are:

- Generate KiwiSaver
- Milford KiwiSaver
- Booster KiwiSaver
- Pathfinder KiwiSaver

## Products I provide

The types of financial advice products I can give advice on are:

- KiwiSaver

## Fees and expenses

Generally, I won't charge you any fees for the financial advice I provide to you. This is possible because, when you transfer to a KiwiSaver provider upon my recommendation, I usually receive commission.

## Conflicts of interest, Commission

If you choose to join a KiwiSaver Scheme I recommend, I will be paid a commission. All commissions are paid by the Manager and not by you. You will pay the same fees regardless of whether you receive this advice service or not.

For Generate KiwiSaver, the commission is \$50 - \$300 on joining the scheme (depending on the size of your contributions to the Scheme within the first 12 months) and although there is no cost to you, I will receive an amount equal to 0.25% per year of your account balance ongoing.

For Milford KiwiSaver, the commission is 0.2% per year.

For Booster KiwiSaver, the commission is a marketing fee of \$30 after 12 months of continuous membership and an amount of 0.00% to 0.50% per year of your account balance ongoing.

For Pathfinder KiwiSaver, the commission is 0.25% per year.

I may also receive a referral fee or commission if I refer you to our referral partners. I will give you more information about how that referral fee or commission is calculated, before proceeding. We manage these conflicts of interest by:

- Recommending the best product for your purpose regardless of the type and amount of commission I will receive.
- Providing you with commission rates and types by product provider.

## Privacy policy & security

I will collect personal information in accordance with my Privacy Policy. I regard client confidentiality as of paramount importance. I will not disclose any confidential information obtained from or about you to any other person, except in accordance with my Privacy Policy. The platform I use is secure and runs on Amazon Web Services.

## Complaints Process

If you have a complaint about my financial advice or service, I gave you, you need to tell me about it. You can contact my internal complaints service by phoning, or emailing me using the heading Complaint - (Your Name). Please set out the nature of your complaint, and the resolution you are seeking. I will acknowledge receipt of this within 24 hours. I will then record your complaint in our Complaints Register and will work with you to resolve your complaint. I may want to meet with you to better understand your issues. I will provide an answer to you within 7 working days of receiving your complaint. If we cannot agree on a resolution you can refer your complaint to our external dispute resolution service. This service is independent and will cost you nothing and will assist us to resolve things with you. Details of this service are:

Financial Services Complaints Ltd (FSCL) - A Financial Ombudsman Service

[complaints@fscl.org.nz](mailto:complaints@fscl.org.nz)

0800 347 257

**Availability of Information:** This information can be provided in hardcopy upon your request.